



## Your welcome pack

at a glance

Thank you for choosing an Irish Life product through your broker. This welcome pack contains information which will give you a better understanding of how your plan works and the benefits you can expect. If this welcome pack does not contain some of the items referred to in your welcome letter, this is because these items will have been provided to you by your broker before you opened this plan. Additional copies of these are available in your document store when you log on to [www.myonlineservices.ie](http://www.myonlineservices.ie) or from your broker. It contains important information from Irish Life, including details on charges affecting your plan. To help guide you through the pack, here is a brief summary of each of the items in it.

### 1 Your schedule

This sets out details of your payment(s) and the main features of your plan.



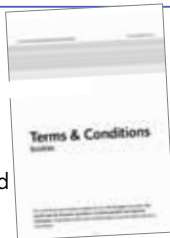
### 2 Your Customer Information Notice

This sets out the charges and other important information about your plan.



### 3 Your terms and conditions booklet

This sets out the terms and conditions of your plan.



### 4 Product booklet

This will have been given to you by your broker and a copy of this is available in your document store when you log on to [www.myonlineservices.ie](http://www.myonlineservices.ie)

### 5 Additional literature

Depending on the type of product you have chosen you will receive some additional literature in your welcome pack.

This will have been given to you by your broker and a copy of this is available in your document store when you log on to [www.myonlineservices.ie](http://www.myonlineservices.ie)

- For Investments and Pension products there will be a guide to your funds if this is not covered in your product booklet. There will also be extra information if you have selected certain specialist funds.
- You may also receive relevant information on any government legislation affecting your product type and any other current information relevant to your plan.

# Our commitment to you

## 1 Change your mind

If you have changed your mind for any reason, you can cancel your plan within 30 days. If you have a regular payment plan, we promise to refund all the payments you have made. If you have made a lump sum investment, we will give you your money back, less any fall in the investment value that may have occurred during the 30 days.

## 2 Your annual benefit statements

As part of our ongoing commitment to keep you regularly informed about your plan, we will send you an outline of your benefits, payments and will update you on the current and projected value of your plan (if applicable).

## 3 Contact us

**You can contact a member of our Customer Service team on 01 704 1010 from:**

8am - 8pm	Monday to Thursday
10am - 6pm	Friday
9am - 1pm	Saturday

You can email us at [customerservice@irishlife.ie](mailto:customerservice@irishlife.ie)

You can log on to our website at [www.myonlineservices.ie](http://www.myonlineservices.ie) and view all your plan details. You can also view your plan value and switch funds online.

In the interest of customer service Irish Life will record and monitor calls.

## Advice in the future

Your broker will be happy to help you with any financial advice you need in relation to this product. This financial advice may include advice about switching your funds, and adding or withdrawing funds if this plan allows you to. We recommend you speak to your broker if you are thinking of making any changes to this plan. For any other information you need for example, the value of your fund, benefits on the plan, queries about your payments or a claim that is being processed we are here to help.